Career Transition Center

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HAPPY HOLIDAYS!

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You are as young as your faith, as old as your doubt; as young as your self-confidence, as old as your fear; as young as your hope, as old as your despair.

~ Douglas MacArthur

HOW OLDER JOB APPLICANTS CAN AVOID BEING LOCKED OUT

By Loretta Chao From The Wall Street Journal Online



Managers and professionals in their 50s who get downsized out of a job increasingly don't opt for early retirement. Many can't afford to stop working -- and even if they can, they often want the camaraderie and stimulation of a job.

But finding a new position means they must convince a prospective employer that they aren't too old to learn something new and have the energy to work as hard as employees in their 20s and 30s. Job candidates in their 50s also must convince the prospective employer that they are comfortable reporting to a younger boss -- and perhaps willing to earn less than in prior jobs.

Some hiring managers think older candidates may "just want to land someplace before they get the ideal job, are bored, or are going to try and take over," says Cathy Fyock, an employment strategist based in Crestwood, Ky. "They are discounting or not considering individuals at all because they're 'overqualified' without really thinking through legitimate reasons why this person could be a fabulous addition to their work teams."

According to a December 2005 retirement study from AARP, an advocacy group for older Americans, 68% of workers age 50 to 70 said they planned to work full time after the traditional retirement age. While the median retirement age in the 1990s was approximately 62, 75% of respondents in the survey expected to continue working

until at least 65. Among the most popular shape today than he was 25 years ago. reasons to continue working were the desire to stay mentally active, and the need for income and health benefits.

John Baackes, currently chief executive of Senior Whole Health, a health-care provider for the elderly based in Cambridge, Mass., left his former job as a senior vice president at a large insurance company last year. Though he was about to turn 59, retirement was the last thing on his mind. "I have children who are still in high school, so from a financial standpoint, it would have been impractical to retire," he says. "I also did not want to spend any more years doing something that I wasn't passionate about," he adds.

Susan Dennison, a construction director based in New York, lost her job in October when her position was eliminated; but at 60, Ms. Dennison says she isn't ready to retire, emotionally or financially. "I need to work. I've worked for many years, very diligently, and with all my heart and soul...and can't do it any differently," she says. "Could I not work and change my whole entire lifestyle? Yes -but I like my lifestyle. I have a home in Manhattan, a house up in the Catskills; I'm very involved with theater and the arts. I just love all of that other side of being the tough construction lady." Ms. Dennison is still looking for a new post.

Finding the right place isn't always easy. One 54-year-old job searcher in New York, formerly a senior product manager at a bank, had to leave because his job was being relocated and he couldn't move. He believes his résumé is outstanding and that he performs well in interviews, and says he is in better physical But he says he often can't get past the initial screening process.

"All screeners at companies are 26 years old, they look at your most recent job, flip to the bottom of page two and they say, 'Oh my God, this guy graduated from college before I was born," says the project manager, who has sent his résumé to almost 40 companies. He isn't certain that age discrimination is at play, but he says he has gotten many more interviews since removing references to his first job and his college graduation date from applications.

Kate Wendleton, president of the Five O'Clock Club, a career-counseling network, believes that when dealing with a younger interviewer, "you need to reassure them that at your age, you want to do the job you are applying for right now." She advises older applicants to "say, 'I've been through it all. I had people working for me, and I'm happy now." She also advises 50-somethings to convey that they plan to stay on the job for a long time, and have a lot of energy.

Interviewers aren't allowed to inquire about when applicants plan to retire but "it's important to sense if they think that's a concern," Ms. Wendleton says. If you think it is, she adds, tell the interviewer you plan to work for the next 15 years.

7.918 =the number of people turning 60 each day in 2006 = 330 every hour



- U.S. Census Bureau (www.census.gov/ipc/www/ usinterimproi/)

The worst thing an older applicant can do is speak dismissively to a youthful-looking interviewer. Never talk "about the 'old days' " and "how we did it," says Ms. Wendleton, who also tells older applicants to update their wardrobes and not hesitate to color their hair.

Older job searchers also must avoid getting weeded out because of the high pay they received in prior jobs. The U.S. Department of Labor found in 2005 that the average annual earnings per worker peaked at \$39,156 between the ages of 45 and 54, and then declined to \$31,096 for workers 65 and older.

Edward Mills, a 68-year-old director of fund raising at Consumer Reports and a former computer-systems developer, says the people hiring for his current job told him right away that he would be out of their budget range. But Mr. Mills avoided discussing salary through the entire interview process, telling his prospective employers that the salary question would work itself out. Then, when he was finally offered the job, he negotiated his pay for the position.

In many cases, older candidates simply have to accept lower salaries. Mr. Baackes, who says he made between \$200,000 and \$300,000 at his former position, knew he would have to sacrifice his old salary if he left. He now makes only about two-thirds of his former salary, but says he's still happier in his current job.



Baby Boomer = the generation born between 1946 and 1964

- U.S. Census Bureau (www.census.gov)

EDITOR'S NOTES

One of the best resources on age discrimination is the AARP. Their "Age Discrimination at Work" is easy to read and very comprehensive. (See the Bibliography that follows for the web address.)

For your job search, the AARP Bulletin offered advice on resumes for experienced professionals in "Selling Yourself: Tips for job seekers to better emphasize their work experience" in the January 2006 issue:

"Highlight your skills and experience that relate to the job for which you're applying. Put a summary statement at the top, something like 'skilled mediator, expert at managing teams.'

"Emphasize results and accomplishments at previous jobs. Include, for example, how many people you supervised and how much money you generated for the company—in other words, quantify as much as you can.

"Keep the focus off your age by including only the last 10 years or so of your work experience and eliminating college graduation and other telling dates."

"List professional development activities that demonstrate your willingness to learn and update your skills.

"Confine your resumé to two pages. "

In the March 20, 2006 issue of *U.S. News* & *World Report*, Kenneth Terrell repeats what you may have heard in the Job Search Program:

"Career advisers recommend that mature workers emphasize actual skills and abilities in resumes and interviews, instead of job titles or years of experience. And, like all job searchers, mature workers are advised to be familiar with the particular goals and methods of the companies to which they are applying. "



"The next generation of retirees will be the healthiest, longest lived, best educated, most affluent in history."

 "Fact Sheet on Aging in America" published by Experience Corps

If your resume gets you an interview, Shelbi Walker offered advice on questions for which 50+ applicants must be ready to answer in the September 2002 *AARP Bulletin.* <u>And</u> she provided suggestions for responses. It is a short but thought-provoking and helpful article — well worth a read.

- "You appear to be overqualified for this position. Won't you get bored?"
- "This company is on the fast track.
 Do you think that you can keep up?"
- "This is a completely different industry than you were in before. Can you tell us how you will transfer your skills?"
- "I have noticed that you have been out of work for over six months. Can you explain this break in employment?"

- "Why do you think you are qualified for this job? I don't see where you have experience that would match our business needs."
- "Your resume indicates you have worked at a lot of different places. Can you comment on that?"
- "You were with your last company for 19 years. Can you change the way you did things?"
- "We are on the cutting edge of technology. Can you keep up?"
- "I see you have been a consultant.
 Does that just mean you were out of work?"
- "What do you think you are worth since you have been in the work world so long?"



"If you have creative work, you don't have age or time."

~ Louise Nevelson

Once you are employed, the Weddles Job Seeker Newsletter of April 27, 2006 had advice on how to avoid age bias on the job:

"Step 1. Be at the state-of-the-art in your profession, craft or trade.

"Step 2. Maximize the employer's return on its investment in you.The key is not proving that you can do a

job, but instead, proving that you can produce the results the employer needs and do so on time, within budget, and to the highest standard of Capell, Perri quality.

"Step 3. Work beyond your position description.

"Step 4. Look and be physically fit for vour age."

This Weddles Newsletter also made a convincing case that age bias is "still alive "Is It Best to Skirt Age Questions in Interand kicking in the workplace." That is another article worth a read.

In the Bibliography that follows, you will find more good reads. Check them out!

Adults 25+ in 1947

- with high school diploma = 33%
- with undergraduate degree = 5%

Adults 25+ in 2004

- with high school diploma = 85%
- With undergraduate degree = 28%

- U.S. Census Bureau (www.census.gov/population/ www/socdemo/educ-attn.html)



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"Highlight Skills Rather Than Age To Blunt Prejudices"

The Wall Street Journal, March 28, 2006 http://www.careerjournal.com/jobhunting/jungle/20060330-jungle.html

Weddles Job Seeker Newsletter "A Workaround for Age Discrimination" April 27, 2006,

http://www.weddles.com/seekernews/issue.cfm? Newsletter=172

"The number of Americans age 55 and older will almost double between now and 2030 ... as the Baby Boomers reach retirement age."



 "Fact Sheet on Aging in America" published by Experience Corps

ONLINE RESOURCES WITH JOB SEARCH ADVICE FOR 50+

American Association of Retired People

- www.aarp.org
- AARP Job Seeker's Tool Kit www.aarp.org/findajob
- AARP Working Options <u>www.aarp.org/</u> working_options/home.html

Center for Creative Retirement – http://www.unca.edu/ncccr/

FortyPlus - http://www.fortyplus.org/n76/html/modules.php? name=Web Links&I op=viewlink&cid=4

Gen Plus — Reinventing 50+ - www.genplus.com

Kiplinger's Personal Finance – www.kiplinger.com

Third Age - www.thirdage.com

2 Young 2 Retire - http:// www.2young2retire.com/ retirementcareers.htm

U.S. Department of Labor - www.doleta.gov/seniors

"Anyone who stops learning is old, whether at twenty or eighty.



Anyone who keeps learning stays young.

The greatest thing in life is to keep your mind young."

- Henry Ford

JOB LEADS

The following job boards target seniors.



Employment Network for Retired Government Experts—www.enrge.us

Gen Plus — **Reinventing 50+** - http://www.genplususa.com/work.aspx

National Council on Aging—http://www.ncoa.org/content.cfm?sectionID=206

Monster.com - http://careersat50.monster.com/

National Older Worker Career Center - www.nowcc.org/

Older Workers & Retirement Interest Group - www.aging.unc.edu/groups/ work/index.html

Over 60 Counseling and Employment Service – www.oversixty.org

The Phoenix Link – www.thephoenixlink.com

RetiredBrains.com - www.retiredbrains.com/

Retiree Careers - www.retireecareers.com/

Senior Employment Resources – www.seniorjobs.org (Northern VA only)

Seniors4Hire - www.seniors4hire.org

Senior Job Bank - www.seniorjobbank.org/

Senior Service America - www.seniorserviceamerica.org/

Your Encore – www.yourencore.com



"The older I get, the better I used to be!"

- Lee Trevino



"Age to me means nothing. I can't get old; I'm working. I was old when I was twenty-one and out of work. As long as you're

working, you stay young.
When I'm in front of an audience, all that love and vitality sweeps over me and
I forget my age. "

- George Burns

EDITOR'S CORRECTION:

In the November 2006 issue of the CTC Newsletter, I incorrectly identified Douglas Adams as a cartoonist. He is an English humorist and science fiction author. One of his most famous books is HITCH-HIKER'S GUIDE TO THE GALAXY.

Best wishes
from the
Career Transition Center
for a
safe and very
happy holiday season!







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Also available on the internet at www.state.gov/m/fsi/tc